

# Senator Pam Helming

Representing the 54th New York Senate District



## **New York's Housing Problem Needs More Than One Solution** ***By Senator Pam Helming***

Too many young people wonder whether they can afford to buy a home and build their lives in New York. Too many seniors worry that rising costs will force them out of the homes and communities they love. Housing policy should help both generations stay.

New York has a housing problem. But we don't have just one housing problem, and we won't solve it with just one solution.

A recent report by Ralph R. Ortega of O'Donnell & Associates, "[New York's Got Housing Potential](#)," examines the housing challenges facing communities across our state and offers a range of possible solutions. Many of those ideas are reflected in housing legislation I have already introduced in the State Senate.

The report reinforces something I have long believed: New York needs more housing, but every community has different needs. What works in Manhattan may not work in Manchester or Mount Morris. A growing city may need more multifamily housing, while a rural community may need starter homes, senior housing, or affordable options for working families.

One promising and underused option, particularly in Upstate, is manufactured housing.

Today's manufactured homes are a far cry from outdated stereotypes. They can provide quality homes at significantly lower construction costs, creating another path to homeownership for young families, working people, and seniors looking to downsize.

That is why I introduced legislation to provide a state tax credit for newly installed manufactured homes.

We also need to make better use of the housing we already have.

Older homes and underused properties could become someone's first home or a senior's next home. My legislation would provide a property tax exemption for qualifying improvements to a newly purchased home, helping ensure that investing in an older property does not immediately result in a higher tax bill.

For first-time buyers, getting the keys is only the beginning. Property taxes, insurance, utilities, and maintenance can quickly strain a household budget. That is why I have proposed a five-year property tax credit for first-time homebuyers, with the greatest relief during those critical first years.

We also cannot talk seriously about building more homes without addressing infrastructure. New housing requires roads, water, sewer, and other services. My package includes an incentive to help communities offset those costs without placing a greater burden on local taxpayers.

Our state currently ties access to certain funding, including critical infrastructure funding, to a community obtaining Pro-Housing certification. I disagree with that approach. Communities should not have to sign on to the state's housing program to compete for funding they need. Housing and development decisions should remain local, and the state should provide communities with tools and incentives to support those decisions.

Affordability also means examining the costs government adds to building and owning a home.

New York's all-electric mandate, property taxes, regulations, and lengthy approval processes all increase those costs. If we want to make housing more affordable, we need to find ways to cut costs, not keep adding to them.

The goal should be practical solutions that make housing more affordable, reflect local needs, and give communities the flexibility to make the best decisions for their residents.

Many of those solutions are already on the table. It's time to put them to work.